IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In Re: Jonathon Robert Smith, Debtor	Chapter 13 CASE NO 1:25-bk-00497-HWV
Pennymac Loan Services, LLC, Movant	
V.	
Jonathon Robert Smith, Respondent	
Jack N. Zaharapoulos, Trustee	

ANSWER TO MOTION FOR RELIEF FROM AUTOMATIC STAY

AND NOW, comes the above-captioned Debtor, Hans Christian Kirna, by and through his attorney, Dawn Cutaia, who files this Answer:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. The documents speak for themselves and therefore this allegation is denied and strict proof demanded at trial.
- 5. Admitted.
- 6. Denied.
- 7. Admitted but any arrears can be cured through an amended plan.
- 8. Denied.
- 9. Denied.
- 10. Denied.

WHEREFORE, Debtor respectfully requests this Honorable Court deny the Motion for Relief from Stay and allow Debtor to cure any arrears with an amended plan.

Respectfully Submitted

/s/ Dawn Marie Cutaia
Attorney for Debtor
Supreme Court ID: 77965
Fresh Start Law, PLLC
1701 W. Market Street
York PA 17404
717-304-1841
dmcutaia@gmail.com